



**GERALD W. FILICE** FILICE LAW OFFICES 1337 HOWE AVE., SUITE 250 SACRAMENTO, CALIFORNIA 95825 (916) 529-4635

NOV 19 2012

**LINITED STATES BANKRUPTCY COURT** EASTERN DISTRICT OF CALIFORNIA

Attornevs for Debtor

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DISTRICT

In re:

URSULA FILICE,

Debtor.

Judge McManus

Date: December 3, 2012

Case No. 12-25966-A-13J

OPPOSITION TO TRUSTEE'S OBJECTION TO DEBTOR'S HOMESTEAD EXEMPTION

Time: 10:00 a.m.

Chapter 7

The trustee did not file a timely motion to objection to the homestead exemption, since the last actual meeting of creditors was August 24, 2012. If the Court reaches the substance of the motion, the Debtor in this case qualifies for a homestead exemption of \$100,000.

The last 341 meeting of creditors held in this case was on August 24, 2012. Fran Rothwell, of John Roberts' office, presided. At that time the meeting of creditors was concluded, however Ms. Rothwell asked for some follow-up documentation. The date of September 14 at 7:45 a.m. was stated not to be a 341 meeting of creditors, but just a control date to see if the documents had been received. (The documents were timely provided.)

A trustee's motion objecting to exemptions must be filed within 30 days after

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conclusion of the 341 meeting. The motion to object to the Debtor's exemptions was not filed until October 4, 2012, more than 30 days after the August 24, 2012, meeting. There was no September 14 meeting of creditors. Accordingly, this motion is not timely and should be denied.

If the Court reaches the substance of the motion, California Code of Civil Procedure, Section 704.730, provides the amount of the homestead exemption is as follows:

- 704.730. (a) The amount of the homestead exemption is one of the following:
- (1) Seventy-five thousand dollars (\$75,000) unless the judgment debtor or spouse of the judgment debtor who resides in the homestead is a person described in paragraph (2) or (3).
- (2) One hundred thousand dollars (\$100,000) if the judgment debtor or spouse of the judgment debtor who resides in the homestead is at the time of the attempted sale of the homestead a member of a family unit, and there is at least one member of the family unit who owns no interest in the homestead or whose only interest in the homestead is a community property interest with the judgment debtor.
- (3) One hundred seventy-five thousand dollars (\$175,000) if the judgment debtor or spouse of the judgment debtor who resides in the homestead is at the time of the attempted sale of the homestead any one of the following:
- (A) A person 65 years of age or older.
- (B) A person physically or mentally disabled who as a result of that disability is unable to engage in substantial gainful employment. There is a rebuttable presumption affecting the burden of proof that a person receiving disability insurance benefit payments under Title II or supplemental security income payments under Title XVI of the federal Social Security Act satisfies the requirements of this paragraph as to his or her inability to engage in substantial gainful employment.
- A "family unit" is defined in Code of Civil Procedure Section 704.710(b) as follows:
  - (b) "Family unit" means any of the following:
  - (1) The judgment debtor and the judgment debtor's spouse if the spouses reside together in the homestead.
  - (2) The judgment debtor and at least one of the following persons who the iudgment debtor cares for or maintains in the homestead:
  - (A) The minor child or minor grandchild of the judgment debtor or the judgment debtor's spouse or the minor child or grandchild of a deceased spouse or former spouse.

- (B) The minor brother or sister of the judgment debtor or judgment debtor's spouse or the minor child of a deceased brother or sister of either spouse.
- (C) The father, mother, grandfather, or grandmother of the judgment debtor or the judgment debtor's spouse or the father, mother, grandfather, or grandmother of a deceased spouse.
- (D) An unmarried relative described in this paragraph who has attained the age of majority and is unable to take care of or support himself or herself.
- (3) The judgment debtor's spouse and at least one of the persons listed in paragraph (2) who the judgment debtor's spouse cares for or maintains in the homestead.

Here, the Debtor qualifies for the \$100,000 exemption under subdivision (2).

The Debtor, Ursula Filice, and her husband Gerald Filice reside at the homestead with their 25-year old son, Dorian Filice. Ursula and Gerald each own an undivided 50% interest in the homestead (4040 Rontree Lane, Somerset, California) as their community property. Dorian has no interest in the homestead.

The Debtor and her husband form a 'family unit' under Section 704.710(B)(1) since they reside together in the homestead. Since their only interest in the homestead is a community property interest, the Debtor qualifies for the \$100,000 exemption under Section 704.730(a)(2). (Dorian has no interest in the homestead, and this is an additional qualifying factor for this exemption, though unnecessary since the debtor and her husband qualify.)

The Debtor requests that the motion be denied as untimely, and alternatively that a \$100,000 homestead exemption be found.

Date: November 19, 2012

FILICE LAW OFFICES

GERALD WAFILICE
Attorneys for URSULA FILICE

1	PROOF OF SERVICE BY ATTORNEY
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3	I, Gerald W. Filice, certify as follows:
4 5	I am an active member of the State Bar of California, and my address is 1337 Howe Avenue, Suite 250, Sacramento, California 95825. On the date and at the location set forth below, I served the following documents:
6	OPPOSITION TO TRUSTEE'S OBJECTION TO DEBTOR'S HOMESTEAD EXEMPTION, DECLARATION OF GERALD W. FILICE,
7 8	by mail, in a sealed envelope, first class postage prepaid, addressed to each of the parties below as follows:
9 10	John Roberts, Trustee P.O. Box 1506 Placerville, CA 95667
11 12	US Trustee 501 I Street, Room 7-500 Sacramento, CA 95814
13 14	CitiMortgage, Inc. P.O. Box 6030 Sioux Falls, SD 57117-6030
15 16	Executed on November 19, 2012, at Sacramento, California.
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18	GERALD W. FILICE
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FILICE LAW OFFICES 1337 Howe Ave., Ste. 250 Sacramento, CA 95825 (530) 303-5033

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